

FACE PAGE

<p>Agreement Seller: [Name/Address/Email/Phone/website]</p> <p>Agreement Purchaser: [Name/Address/Email/Phone]</p> <p>Agreement Number: []</p> <p>Agreement Retail Charge: [\$]</p>	<p>Agreement Term: [5 Years, beginning on the date of expiration of the Manufacturer's limited warranty of the Covered Equipment part]</p> <p>Agreement Purchase Date: [MM/DD/YYYY]</p> <p>Agreement Expiration Date: [5 years after the date of expiration of the Manufacturer's limited warranty of the Covered Equipment part]</p> <p>Original Installation Date: [MM/DD/YYYY]</p>
<p>Covered Equipment: [heating, ventilating, air conditioning (HVAC) equipment]</p> <p>[Manufacturer: [Rheem Sales Company, Inc.]]</p> <p>[Brand Name: [Brand Name]]</p> <p>[Serial Number: []]</p> <p>[Model Number: []]</p>	<p>[Contractor that installed the equipment]</p>

PARTS AGREEMENT
Please read this Agreement carefully.

1. DEFINITIONS:

- A. "Obligor", "We", "Us", and "Our" refers to the company obligated under this Agreement, National Product Care Company, except in Arizona, Florida, and Oklahoma, where it is SERVICE SAVER, INCORPORATED, Our license number in Florida is 80173 and in Oklahoma is 861336; or in Texas, where it is National Product Care Company dba Texas National Product Care Company, Inc., or in Washington, where it is ServicePlan, Inc.; all located at 175 West Jackson Blvd, Chicago, Illinois 60604, (800) 209-6206.
- B. "You" and "Your" mean the purchaser of both the Covered Equipment and this Agreement.
- C. "Administrator" means TWG Innovative Solutions, Inc., P.O. Box 87639, Chicago, IL, 60680-0639, 888-648-9537
- D. "Manufacturer" means Rheem Sales Company, Inc., 1100 Abernathy Road, Suite 1700, Atlanta, GA 30328
- E. "Breakdown" means a mechanical or electrical failure of Your Covered Equipment part caused by a defect in the materials or workmanship of the Covered Equipment part, when operated under normal use and in accordance with the Manufacturer's instructions and specifications that occurs during the Term of this Agreement.
- F. "Covered Equipment" means the heating, ventilating, and/or air conditioning equipment specified on the Face Page when used for Residential purposes, which You had professionally installed by a Licensed Installing Contractor and is covered by this Agreement.
- G. "Agreement" means these terms, conditions, limitations and exclusions, including Your Covered Product sales receipt and Face Page.
- H. "Residential" means the personal individual residential (not commercial) application of the Covered Equipment in any single-family dwelling, which includes apartments, condominiums, duplexes and homes.
- I. "Licensed Installing Contractor" means a qualified, trained and licensed (where licensing is required) HVAC professional, who installs and services the Covered Equipment.
- J. "Manufacturer's Limited Warranty" means the written limited warranty provided by the Manufacturer with the Covered Equipment.

2. PARTS PLAN:

- (1) **Term:**
The term and coverage under this Agreement begins upon the expiration of the Manufacturer's Limited Warranty applicable to the Covered Equipment part (the "Effective Date") and continues for [5 (five) years.]
- (2) **Coverage:**
Through the Administrator, We will provide a replacement part for the Covered Equipment part that is subject to a Breakdown, incurred during the Term of this Agreement. The Covered Equipment part must fail during normal usage. The replacement parts will be of like kind and quality as the part that is subject to a Breakdown. If the Covered Equipment part subject to a Breakdown is no longer available due to the age of the Covered Equipment part or because it is discontinued by the Manufacturer, the Covered Equipment part will be replaced with a part of equal or similar features and functionality. You are responsible for the cost of shipping replacement parts from Manufacturer's factory to the Manufacturer's distributor and from the distributor to the

location of Your Covered Equipment. You also are responsible for the cost of shipping failed parts to the distributor and for incidental costs incurred locally, including handling charges. (If in Alaska, or Hawaii, you also must pay the shipping costs of returning the failed part to the port of entry into the continental United States.) **You are responsible for all service/labor costs or labor-related expenses in connection with a Breakdown, including without limitation the replacing of the part subject to a Breakdown.**

(3) Limit of Liability:

The limit of liability under this Agreement is the lesser of the (1) the purchase price of the Covered Equipment excluding sales tax, shipping and service/labor/installation charges or (2) the authorized Covered Equipment part (s) replacements not to exceed the purchase price of the Covered Equipment excluding sales tax, shipping and service/labor/installation charges.

(4) What to do when Your Covered Equipment has a Breakdown:

You must promptly report any failure through a Licensed Installing Contractor. Normally, the Licensed Installing Contractor from whom the Covered Equipment was purchased will be able to take the necessary corrective action by obtaining through the Manufacturer's heating or air conditioning distributor any replacement parts. If the Licensed Installing Contractor who sold the Covered Equipment is not available, simply contact any other local Licensed Installing Contractor. The name and location of a local contractor can usually be found in your telephone directory, internet search, or by contacting the Manufacturer's heating or air conditioning distributor.

If necessary, please contact the Administrator for assistance. The Administrator can be reached at:

TWG Innovative Solutions, Inc.
P.O. Box 87639
Chicago, IL 60680-0639
888-648-9537

Claims must be submitted by a Licensed Installing Contractor within thirty (30) days of repair, however your claim will not be denied based on the Licensed Installing Contractor's failure to timely submit the claim. Any broken part that has been replaced must be made available to the Administrator upon request in exchange for the replacement part.

(5) Service Deliverables:

Our sole obligation is to provide to you a replacement part(s) for the Covered Equipment part(s) that is subject to a Breakdown. This Agreement does not cover and does not pay for any repair service, installation service or other service.

3. WHAT IS NOT COVERED:

- A. SHIPPING COSTS FROM MANUFACTURER'S FACTORY TO THE MANUFACTURER'S DISTRIBUTOR AND FROM THE DISTRIBUTOR TO THE LOCATION OF YOUR COVERED EQUIPMENT.
- B. SHIPPING COSTS OF FAILED PARTS TO THE ADMINISTRATOR AND INCIDENTAL COSTS INCURRED LOCALLY, INCLUDING HANDLING CHARGES. (IF IN ALASKA, OR HAWAII, YOU ALSO MUST PAY THE SHIPPING COSTS OF RETURNING THE FAILED PART TO THE PORT OF ENTRY INTO THE CONTINENTAL UNITED STATES.)
- C. LABOR COST OR EXPENSES FOR SERVICE FOR REMOVING OR REINSTALLING PARTS, INCLUDING WITHOUT LIMITATION ALL LABOR OR SERVICE CHARGES RELATING TO A BREAKDOWN.
- D. ANY PRODUCT NOT USED FOR RESIDENTIAL PURPOSES;
- E. DAMAGES, MALFUNCTIONS, OR FAILURES RESULTING FROM FAILURE TO PROPERLY INSTALL, OPERATE OR MAINTAIN COVERED EQUIPMENT IN ACCORDANCE WITH THE MANUFACTURER'S INSTRUCTIONS;
- F. DAMAGES, MALFUNCTIONS, OR FAILURES RESULTING FROM MISUSE, ACCIDENT, CONTAMINATED OR CORROSIVE ATMOSPHERE, VANDALISM, FREIGHT DAMAGE, FIRE, FLOOD, FREEZE, LIGHTNING, ACTS OF WAR, ACTS OF GOD AND THE LIKE;
- G. DAMAGES, MALFUNCTIONS, OR FAILURES RESULTING FROM IMPROPER CONVERSION FROM NATURAL GAS TO LP GAS OR LP GAS TO NATURAL GAS FUEL SOURCE;
- H. PARTS INSTALLED WITH COVERED EQUIPMENT OR USED IN CONNECTION WITH NORMAL MAINTENANCE, SUCH AS CLEANING OR REPLACING AIR FILTERS, REFRIGERANT, THERMOSTATS, TUBING, OR CONCRETE PADS;
- I. COVERED EQUIPMENT THAT IS NOT INSTALLED IN THE UNITED STATES;
- J. COVERED EQUIPMENT THAT IS NOT INSTALLED BY A LICENSED INSTALLING CONTRACTOR AND IN ACCORDANCE WITH APPLICABLE CODES, ORDINANCES AND GOOD TRADE PRACTICES;
- K. DAMAGES, MALFUNCTIONS, OR FAILURES RESULTING FROM THE USE OF ANY ATTACHMENT, ACCESSORY OR COMPONENT NOT AUTHORIZED BY THE MANUFACTURER OR RESULTING FROM ALTERATION OR MODIFICATION OF THE UNIT;
- L. COVERED EQUIPMENT MOVED FROM THE ORIGINAL INSTALLATION LOCATION;
- M. COVERED EQUIPMENT WHEN OPERATED WITH SYSTEM COMPONENTS (INDOOR UNIT, OUTDOOR UNIT, COIL AND REFRIGERANT CONTROL DEVICES) OR ACCESSORIES WHICH DO NOT MATCH OR MEET THE SPECIFICATIONS RECOMMENDED BY THE MANUFACTURER;
- N. ANY COVERED EQUIPMENT THAT HAS BEEN SOLD TO THE CONSUMER VIA THE INTERNET OR AUCTION WEBSITE, AND HAS NOT BEEN INSTALLED BY A LICENSED INSTALLING CONTRACTOR;
- O. COVERED EQUIPMENT CONDENSING UNITS THAT ARE NOT PART OF A PROPERLY MATCHED SYSTEM AS SPECIFIED BY THE AIR CONDITIONING, HEATING & REFRIGERATION INSTITUTE (AHRI);
- P. COVERED EQUIPMENT HEAT PUMPS THAT ARE NOT PART OF A PROPERLY MATCHED SYSTEM AS SPECIFIED BY THE MANUFACTURER AND THE AIR CONDITIONING, HEATING & REFRIGERATION INSTITUTE (AHRI).
- Q. BREAKDOWN THAT IS SUBJECT TO A RECALL;
- R. ANY AND ALL PRE-EXISTING CONDITIONS KNOWN BY YOU THAT OCCUR PRIOR TO THE EFFECTIVE DATE OF THIS AGREEMENT;
- S. INCIDENTAL, CONSEQUENTIAL OR SECONDARY DAMAGES OR DELAY IN RENDERING SERVICE UNDER THIS AGREEMENT, OR LOSS OF USE DURING THE PERIOD THAT THE COVERED EQUIPMENT IS AWAITING PARTS; AND
- T. BREAKDOWNS WHICH ARE NOT REPORTED WITHIN THE TERM OF THIS AGREEMENT.

4. CONDITIONS:

- A. Renewal:**
This Agreement is nonrenewable.
- B. Transferability:**
This Agreement is not assignable or transferable.
- C. Territories:**
The Agreement territory is limited to the United States of America, including the District of Columbia, only. It does not include any Canadian or U.S. Territories including Guam, Puerto Rico, Northern Mariana Islands, American Samoa or U.S. Virgin Islands.
- D. Subrogation:**
If We pay for a loss, We may require You to assign Us Your rights of recovery against others. We will not pay for a loss if You impair these rights to recover. Your rights to recover from others may not be waived.
- E. Dispute Resolution - Arbitration:**
This Agreement requires binding arbitration if there is an unresolved dispute between You, on the one hand, and Us and/or the Administrator, on the other hand, concerning this Agreement (including the cost of, lack of or actual repair or replacement arising from a Breakdown). Under this Arbitration provision, You give up Your right to resolve any dispute arising from this Agreement by a judge and/or a jury. You also agree not to participate as a class representative or class member in any class action litigation, any class arbitration or any consolidation of individual arbitrations. In arbitration, a group of three arbitrators (each of whom is an independent, neutral third party) will give a decision after hearing Your and Our positions. The decision of a majority of the arbitrators will determine the outcome of the arbitration and the decision of the arbitrators shall be final and binding and cannot be reviewed or changed by, or appealed to, a court of law.
To start arbitration, either You or We must make a written demand to the other party for arbitration. This demand must be made within one (1) year of the earlier of the date the Breakdown occurred or the dispute arose. You and We will each separately select an arbitrator. The two arbitrators will select a third arbitrator called an "umpire." Each party will pay the expense of the arbitrator selected by that party. The expense of the umpire will be shared equally by You and Us. Unless otherwise agreed to by You and Us, the arbitration will take place in the county and state in which You live. The arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. § 1 et. seq.) and not by any state law concerning arbitration. The rules of the American Arbitration Association (www.adr.org) will apply to any arbitration under this Agreement.
- F. Cancellation:**
You may cancel this Agreement for any reason at any time by contacting the Administrator. If You cancel Your Agreement within thirty (30) days of receipt of Your Agreement, You will receive a full refund of the Agreement Retail Charge paid. If You cancel after thirty (30) days of receipt of Your Agreement, You will receive a pro-rata refund of the Agreement Retail Charge paid based on the time remaining on Your Agreement, less any claims paid under Your Agreement. We may not cancel this Agreement except for fraud, material misrepresentation or non-payment by You, or if required to do so by a regulatory authority. Notice of such cancellation will be in writing and given at least thirty (30) days prior to cancellation. If We cancel, You will receive a pro-rata refund on Agreement Retail Charge paid based on the time remaining on Your Agreement, less any claims paid under Your Agreement.
- G. Entire Agreement:**
This is not a contract of insurance. This is the entire Agreement between You and the Obligor, and no representation, promise or condition not contained herein shall modify these items. The Administrator, the Manufacturer, the Licensed Installing Contractor and the seller of the Agreement are not parties to this Agreement. Except in Washington state, the Obligor under this Agreement is insured by a reimbursement insurance policy issued by Virginia Surety Company, Inc., [175 West Jackson Blvd, Chicago, Illinois 60604, (800) 209-6206.] If a claim is not paid within sixty (60) days of submitting the claim or if the Obligor becomes insolvent or otherwise financially impaired, the claim can be submitted to the insurer at Virginia Surety Company, Inc., [175 West Jackson Blvd, Chicago, Illinois 60604, (800) 209-6206] In Washington, the obligations of the Obligor are backed by the full faith and credit of the Obligor.

5. STATE VARIATIONS:

State Variations: The following state variations will control if inconsistent with any other provisions:

- (1) **In Alabama:** The following statement is added to section 4.F "Cancellation" of this Agreement: If You do not receive a full refund within forty-five (45) days of Our receipt of the cancellation request, a ten percent (10%) penalty per month shall be applied to the refund.
- (2) **In Arizona:** The following statement is added to Section 4.E "Dispute Resolution - Arbitration": Arbitration does not preclude the Arizona consumer's right to file a complaint with the Arizona Department of Insurance, Consumer Affairs Division 800-325-2548. All instances of the following language are deleted from Section 4.F "Cancellation": "less any claims paid under Your Agreement."
- (3) **In Arkansas:** The following statement is added to section 4.F "Cancellation" of this Agreement: If You do not receive a full refund within forty-five (45) days of Our receipt of the cancellation request, a ten percent (10%) penalty per month shall be applied to the refund. The following statement is added to Section 4.G "Entire Agreement": A claim submitted to the insurer may include a claim of the unearned premium in the event of a cancellation.
- (4) **In Colorado:** The following statement is added to section 4.F "Cancellation" of this Agreement: If You do not receive a full refund within forty-five (45) days of Our receipt of the cancellation request, a ten percent (10%) penalty per month shall be applied to the refund. The following is added to this Agreement: The use of non-original manufacturer's parts is permitted.
- (5) **In Connecticut:** Section 4.E "Dispute Resolution - Arbitration" is deleted in its entirety and replaced by the following: The State of Connecticut has established a process to settle disputes arising from Agreements as outlined in CGS 42-260 et. al. If You purchased this Agreement in Connecticut, a written complaint may be mailed to: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0186, Attention: Consumer Affairs. The written complaint must contain a description of the dispute, the Agreement Retail Charge, the cost of repair of the Covered Equipment and a copy of this Agreement. The following statement is added to section 4.F "Cancellation" of this Agreement: You may cancel this Agreement if You return the Product, or if the Product is sold, lost, stolen or destroyed. If this Agreement expires during the time an approved repair or replacement is being carried out, this Agreement will be extended until the repair or replacement has been completed.

- (6) **In the District of Columbia:** Section 4.F "Cancellation" is deleted in its entirety and replaced with the following: You may cancel this Agreement for any reason at any time by contacting the Administrator. If You cancel Your Agreement within thirty (30) days of receipt of Your Agreement and no claim has been made, You will receive a full refund of the Agreement Retail Charge paid. If You do not receive the refund within forty-five (45) days, a ten percent (10%) penalty per month shall be added to the refund. If You cancel after thirty (30) days of receipt of Your Agreement or if a claim has been made, You will receive a pro-rata refund of the Agreement Retail Charge paid based on the time remaining on Your Agreement, less any claims paid under Your Agreement. The Provider may charge a reasonable administrative fee for the cancellation, which may not exceed ten percent (10%) of the Provider fee. We may not cancel this Agreement except for fraud, material misrepresentation or non-payment by You, or if required to do so by a regulatory authority. Notice of such cancellation will be in writing and given at least thirty (30) days prior to cancellation. If We cancel, You will receive a pro-rata refund on Agreement Retail Charge paid based on the time remaining on Your Agreement, less any claims paid under Your Agreement.
- (7) **In Florida:** The rate charged for this service contract is not subject to regulation by the Florida Office of Insurance Regulation. Section 4.E "Dispute Resolution - Arbitration" is removed.
- (8) **In Georgia:** Section 3: "What is not Covered" exclusion 'R' is replaced with: Repairs or replacements caused by pre-existing conditions, defects or deficiencies known by You. Section 4.E "Dispute Resolution - Arbitration" is removed. Section 4.F "Cancellation" is amended as follows: If You cancel after thirty (30) days of receipt of Your Agreement, You will receive a pro-rata refund of the Agreement price. In no event will any claims paid by us be deducted from any refund. We may not cancel this Agreement except for fraud, material misrepresentation, or nonpayment by You. If We cancel this Agreement, notice of such cancellation will be in writing and given at least thirty (30) days prior to cancellation. Cancellation will comply with Section 33-24-44 of the Code of Georgia. Claims paid and cancellation fees shall not be deducted from any refund owed as a result of cancellation. This Agreement will be interpreted and enforced according to the laws of the state of Georgia.
- (9) **In Hawaii:** The following statement is added to section 4.F "Cancellation" of this Agreement: If You do not receive a full refund within forty-five (45) days of Our receipt of the cancellation request, a ten percent (10%) penalty per month shall be applied to the refund.
- (10) **In Massachusetts:** The following statement is added to section 4.F "Cancellation" of this Agreement: If You do not receive a full refund within forty-five (45) days of Our receipt of the cancellation request, a ten percent (10%) penalty per month shall be applied to the refund.
- (11) **In Maine:** The following statement is added to section 4.F "Cancellation" of this Agreement: If You do not receive a full refund within forty-five (45) days of Our receipt of the cancellation request, a ten percent (10%) penalty per month shall be applied to the refund.
- (12) **In Maryland:** The following statement is added to section 4.F "Cancellation" of this Agreement: If You do not receive a full refund within forty-five (45) days of Our receipt of the cancellation request, a ten percent (10%) penalty per month shall be applied to the refund.
- (13) **In Minnesota:** The following statement is added to section 4.F "Cancellation" of this Agreement: If You do not receive a full refund within forty-five (45) days of Our receipt of the cancellation request, a ten percent (10%) penalty per month shall be applied to the refund.
- (14) **In Missouri:** The following statement is added to section 4.F "Cancellation" of this Agreement: If You do not receive a full refund within forty-five (45) days of Our receipt of the cancellation request, a ten percent (10%) penalty per month shall be applied to the refund.
- (15) **In Michigan:** The following statement is added to Section 2.1 "Term": If performance under this Agreement is interrupted because of a strike or work stoppage at Our place of business, the effective period of the Agreement shall be extended for the period of the strike or work stoppage.
- (16) **In Nevada:** You are not required to pay a deductible to receive the service. Section 4.E "Dispute Resolution - Arbitration" is removed. The following statements are added to section 4.F "Cancellation" of this Agreement: All instances of the statement "less any claims paid under Your Agreement" are removed. If You do not receive a full refund within forty-five (45) days of Our receipt of the cancellation request, a ten percent (10%) penalty per month shall be applied to the refund. The following statement is added to Section 4. G. "Entire Agreement" If You are not satisfied with the manner in which We are handling the claim on Your Agreement, You may contact the Commissioner by calling the toll-free number, (888) 872-3234. The following statement is added to Section 2. (4) "What to do when Your Covered Equipment has a Breakdown" Emergency Repairs (HVAC and Water Heaters): If You have an emergency which involves the loss of heating or cooling to Your covered Product, and the emergency renders a dwelling unfit for a person to live in because of defects that immediately endanger the health and safety of the occupants of the dwelling, replacement parts will be delivered within twenty-four (24) hours after the report of Your claim. If We determine that the replacement parts cannot be practicably delivered within three (3) calendar days after the report of the claim, We will provide a status report to You at Your last known address and the Commissioner by electronic mail at pcinfo@doi.nv.gov no later than three (3) calendar days after the report of the claim.
- (17) **In New Hampshire:** The following statement is added to Section 4.G "Entire Agreement": In the event You do not receive satisfaction under this Agreement, You may contact the New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, New Hampshire, 03301, (603) 271-2261.
- (18) **In New Jersey:** The following is added to this Agreement: The use of refurbished, reconditioned, or non-original manufacturer's parts is permitted. The following statement is added to section 4.F "Cancellation" of this Agreement: If You do not receive a full refund within forty-five (45) days of Our receipt of the cancellation request, a ten percent (10%) penalty per month shall be applied to the refund.
- (19) **In New Mexico:** Section 4.F "Cancellation" is amended as follows: If You do not receive a full refund within sixty (60) days of Our receipt of the cancellation request, a ten percent (10%) penalty for each 30 day period or portion thereof shall be applied to the refund. If this Agreement has been in force for a period of seventy (70) days, We may not cancel before the expiration of the Agreement term or one (1) year, whichever occurs first, unless: 1) You fail to pay any amount due; 2) You are convicted of a crime which results in an increase in the service required under the Agreement; 3) You engage in fraud or material misrepresentation in obtaining this Agreement; or 4) You commit any act, omission, or violation of any terms of this Agreement after the Effective Date of this Agreement which substantially and materially increase the service required under this Agreement.
- (20) **In New York:** The following statement is added to section 4.F "Cancellation" of this Agreement: If You do not receive a full refund within thirty (30) days of Our receipt of the cancellation request, a ten percent (10%) penalty per month shall be applied to the refund.
- (21) **In North Carolina:** The following statement is added to Section 4.G "Entire Agreement": You understand that the purchase of this Agreement is not required to purchase or to obtain financing for the Covered Equipment.

- (22) **In Oregon:** Section 4.E "Dispute Resolution - Arbitration" is removed.
- (23) **In Oklahoma:** The following statement is added to section 4.F "Cancellation" of this Agreement: In the event the Agreement is canceled by You, return of the Agreement Retail Charge paid shall be based upon ninety percent (90%) of the unearned pro rata Agreement Retail Charge paid less the actual cost of any service provided under this Agreement. In the event the Agreement is canceled by Us, return of Agreement Retail Charge paid shall be based upon one hundred percent (100%) of unearned pro rata Agreement Retail Charge paid less the actual cost of any service provided under this Agreement. The following statement is removed from Section 4.E "Dispute Resolution - Arbitration": The laws of the state of Illinois (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this Agreement and all transactions contemplated by this Agreement, including, without limitation, the validity, interpretation, construction, performance and enforcement of this Agreement. The following statement is added to Section 4.G "Entire Agreement": NOTICE: This service warranty is not issued by the manufacturer or wholesale company marketing the Product. This service warranty will not be honored by such manufacturer or wholesale company. The following statements have been added: a) Coverage afforded under this contract is not guaranteed by the Oklahoma Insurance Guaranty Association.; b) Obligations of the Obligor under this service warranty are insured by a service Agreement reimbursement policy with Virginia Surety Company, Inc. [175 West Jackson Blvd. 11th Floor, Chicago, IL 60604 (800) 209-6206;] c) Oklahoma service warranty Statutes do not apply to commercial use references in service warranty contract.
- (24) **In South Carolina:** The following statement is added to section 4.F "Cancellation" of this Agreement: If You do not receive a full refund within forty-five (45) days of Our receipt of the cancellation request, a ten percent (10%) penalty per month shall be applied to the refund. The following statement is added to Section 4.G "Entire Agreement": "In the event of a dispute with the provider of this contract, you may contact the South Carolina Department of Insurance, Capitol Center, 1201 Main Street, Ste. 1000, Columbia, South Carolina, 29201 or by phone at (800) 768-3467".
- (25) **In Texas:** The following statement is added to Section 4.F "Cancellation": If You cancel Your Agreement within forty-five (45) days of receipt of Your Agreement, Your Agreement will be voided. If Your Agreement is voided and You do not receive a refund within thirty (30) days of receipt of the returned service Agreement, You may request a refund from Virginia Surety Company, Inc., [175 West Jackson Blvd, Chicago, Illinois, 60604.] If You do not receive a full refund within thirty (30) days of Our receipt of the cancellation request, a ten percent (10%) penalty per month shall be applied to the refund. The following statement is added to Section 4.G "Entire Agreement": If You purchased this Agreement in Texas, unresolved complaints or questions concerning the regulations of service contracts may be addressed to the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711, telephone number (512) 463-2906 or (800) 803-9202. The Service Contract Administrator license number for TWG Innovative Solutions, Inc. is 121.
- (26) **In Utah:** You are not required to pay a deductible to receive the service. Section 4.E "Dispute Resolution - Arbitration" is deleted in its entirety and replaced with the following: Any matter in dispute between You and Us may be subject to arbitration as an alternative to court action pursuant to the rules of The American Arbitration Association or other recognized arbitrator, a copy of which is available on request from Us. Any decision reached by arbitration shall be binding upon both You and Us. The arbitration award may include attorney's fees if allowed by state law and may be entered as a judgment in any court of proper jurisdiction. Section 4.F "Cancellation" is amended as follows: We can cancel this Agreement during the first (60) sixty days of the initial annual term by mailing You a notice of cancellation at least thirty (30) days prior to the effective date of cancellation except that We can also cancel this Agreement during such time period for non-payment of premium by mailing You a notice of cancellation at least ten (10) days prior to the effective date of cancellation. After sixty (60) days have elapsed, We may cancel this Agreement by mailing a cancellation notice to You at least ten (10) days prior to the cancellation date for cancellations due to non-payment of premium, and thirty (30) days prior to the cancellation date for any of the following reasons: (a) material misrepresentation, (b) substantial change in the risk assumed, unless We should reasonably have foreseen the change or contemplated the risk when entering into the Agreement, (c) substantial breaches of contractual duties, conditions or warranties. The notice of cancellation must be in writing to You at Your last known address and contain all of the following: (1) the agreement number, (2) the date of notice, (3) the effective date of cancellation, and (4) a detailed explanation of the reason for cancellation. The following statement is added to Section 4.G "Entire Agreement": Coverage afforded under this Agreement is not guaranteed by the Utah Property and Casualty Guaranty Association. Proof of loss should be furnished by You to the Administrator as soon as reasonably possible. Failure to furnish such notice or proof within the time required by this Agreement does not invalidate or reduce a claim. This Agreement is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department.
- (27) **In Virginia:** If any promise made in this Agreement has been denied or has not been honored within sixty (60) days after Your request, You may contact the Virginia Department of Agriculture and Consumer Services, Office of Charitable and Regulatory Programs at www.vdacs.virginia.gov/food-extended-service-contract-providers.shtml to file a complaint.
- (28) **In Washington:** The following statement is added to section 4.F "Cancellation" of this Agreement: If You do not receive a full refund within thirty (30) days of Our receipt of the cancellation request, a ten percent (10%) penalty per month shall be applied to the refund. "Entire Agreement" Section 4.G is deleted in its entirety and replaced with the following: "In Washington this is not a contract of insurance. This is the entire Agreement between You and the Obligor, and no representation, promise or condition not contained herein shall modify these items. The Selling Retailer is not a party to this Agreement. The Obligations of the Obligor under this Agreement are backed by the full faith and credit of the Obligor." The following statement is added to "Dispute Resolution - Arbitration" Section 4.E: "In Washington any binding arbitration will be held at a location closest to Your permanent residence."
- (29) **In Wisconsin:** The following statement is added to section 4.F "Cancellation" of this Agreement: If You do not receive a full refund within forty-five (45) days of Our receipt of the cancellation request, a ten percent (10%) penalty per month shall be applied to the refund. Any mention of the term "Obligor" in this Agreement is deleted and replaced with the term "Provider. The following statement is added to Section 4.D "Subrogation": The Agreement holder will be made whole before We may retain any amount We may recover. The following statement is added to Section 4.E "Dispute Resolution - Arbitration": No mandatory arbitration is allowed. Both parties must agree to participate. If one party disagrees to participate, the arbitration provision becomes null and void. The following statement is removed from Section 4.E "Dispute Resolution - Arbitration": "The laws of the state of Illinois (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this Agreement and all transactions contemplated by this Agreement, including, without limitation, the validity, interpretation, construction, performance and enforcement of this Agreement." and replaced with the following statement: "The laws of the state of Wisconsin (without giving effect to its conflict of law principles) govern all matters arising out of or relating to this Agreement and all transactions contemplated by this Agreement, including, without limitation, the validity, interpretation, construction, performance and enforcement of this Agreement". The following statement is added to Section 4.G "Entire Agreement": **THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.** Proof of loss should be furnished by You to the Administrator as soon as reasonably possible and within one (1) year after the time required by this Agreement. Failure to furnish such notice or proof within the time required by this Agreement does not invalidate or reduce a claim.

(30) In Wyoming: The following statement is added to section 4.F "Cancellation" of this Agreement: If You do not receive a full refund within forty-five (45) days of Our receipt of the cancellation request, a ten percent (10%) penalty per month shall be applied to the refund. The following statement is added to Section 4.E "Dispute Resolution - Arbitration": Arbitration can only be final and binding if agreed to by the parties involved, and in a separate written agreement.